

# SAMPLE, Client : Account Aggregate

## Portfolio Snapshot

**Portfolio Value**  
5,097,673.40

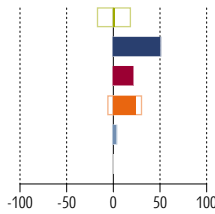
**Benchmark**  
60% Stk - 40% Bd Composite Index

**Account Number**

**Report Currency**  
USD

### Analysis

#### Asset Allocation



	Portfolio Long	Portfolio Short	Portfolio Net	Bmark Net
Cash	18.27	16.96	1.30	0.00
US Stock	50.76	0.49	50.27	38.82
Non US Stock	21.37	0.16	21.20	21.15
Bond	30.18	5.82	24.37	40.00
Other	3.59	0.73	2.86	0.04
Not Classified	0.00	0.00	0.00	0.00
<b>Total</b>	<b>124.16</b>	<b>24.16</b>	<b>100.00</b>	<b>100.00</b>

#### Equity Investment Style %

Style	Value	Core	Growth
Large	19	26	19
Mid	8	11	6
Small	4	5	2

Total Stock Holdings: 11913  
Not Classified %: 0.00

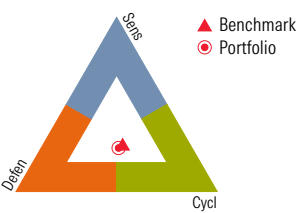
#### Fixed-Income Investment Style %

Style	Ltd	Mod	Ext
High	0	0	0
Med	24	63	0
Low	12	0	0

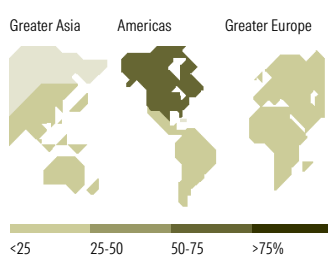
Total Bond Holdings: 19104  
Not Classified %: 0.00

### Stock Analysis

#### Stock Sectors



#### Stock Regions

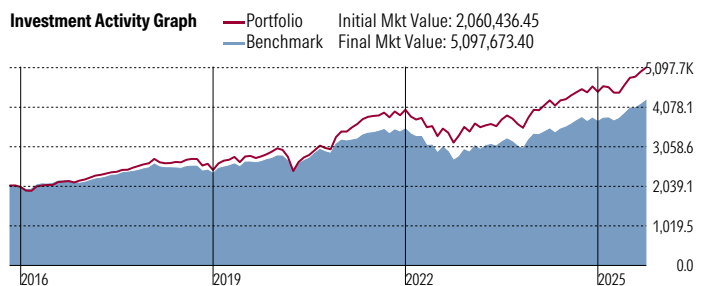


Sector	Portfolio %	Bmark %
Defen	19.65	16.26
Cons Defensive	6.02	5.22
Healthcare	10.86	8.54
Utilities	2.77	2.50
Sens	47.89	50.95
Comm Svcs	7.44	9.20
Energy	4.01	3.50
Industrials	14.46	10.19
Technology	21.98	28.06
Cycl	32.46	32.78
Basic Matls	3.99	3.42
Cons Cyclical	10.87	10.46
Financial Svcs	15.92	17.01
Real Estate	1.68	1.89
Not Classified	0.00	0.01

Region	Portfolio %	Bmark %
Americas	74.19	68.59
North America	72.30	67.70
Central/Latin	1.89	0.89
Greater Asia	11.45	15.87
Japan	1.95	4.84
Australasia	0.15	1.51
Asia Developed	4.32	4.17
Asia Emerging	5.03	5.35
Greater Europe	14.37	15.55
United Kingdom	3.71	3.11
Europe Developed	9.71	11.01
Europe Emerging	0.13	0.21
Africa/Middle East	0.82	1.22
Not Classified	0.00	0.00

### Performance (Return as of date 9/30/2025)

#### Investment Activity Graph



Trailing Returns	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio Return	5.39	12.19	17.21	10.98	10.11
Benchmark Return	4.84	11.53	16.20	7.71	8.01
+/- Benchmark Return	0.55	0.66	1.01	3.27	2.10

Time Period Return	Best %	Worst %
3 Months	17.07 (04/20-06/20)	-19.36 (01/20-03/20)
1 Year	49.85 (04/20-03/21)	-17.10 (10/21-09/22)
3 Years	17.71 (01/19-12/21)	1.36 (04/17-03/20)

Portfolio Yield	Yield %
Trailing 12 Month	2.30

#### Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For information current to the most recent month-end, please visit <https://advtools.morningstar.com/advisor/login/FamilyInfocontents.asp>

### Holdings

#### Top 10 holdings out of 26

American Funds Washington Mutual F2
Franklin Income Adv
American Funds New Perspective F2
American Funds New World F2
Vanguard Mid Cap Index Admiral
MFS Global Equity I
American Funds Fundamental Invs F2
American Funds AMCAP F2
American Funds EUPAC F2
PRIMECAP Odyssey Growth

Ticker	Type	Holding Value	% Assets
WMFFX	MF	324,456.18	6.36
FRIAX	MF	321,236.35	6.30
ANWFX	MF	300,231.74	5.89
NFFFX	MF	299,906.60	5.88
VIMAX	MF	274,588.33	5.39
MWEIX	MF	273,374.54	5.36
FINFX	MF	255,623.56	5.01
AMCFX	MF	239,608.57	4.70
AEPFX	MF	229,618.25	4.50
POGRX	MF	203,350.65	3.99

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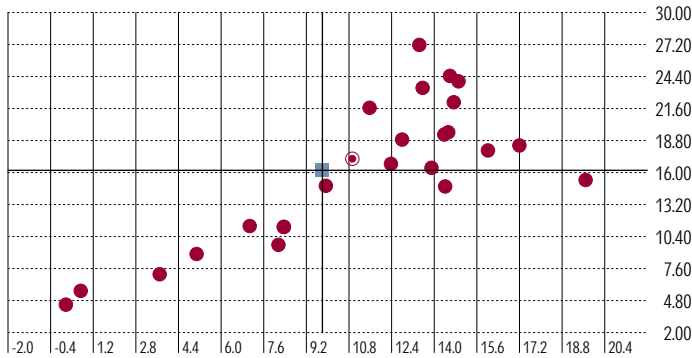
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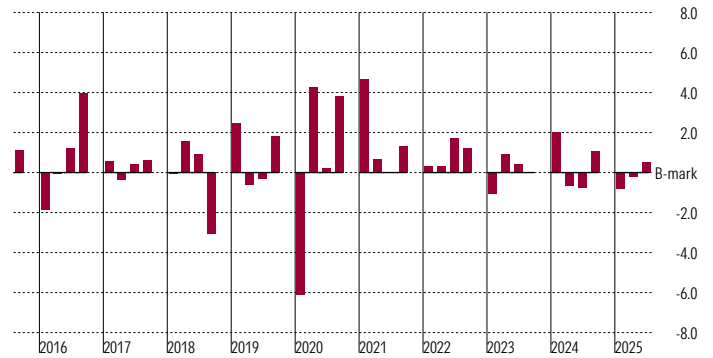
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### Risk Analysis

**Risk/Reward Scatterplot** ● Portfolio ● Holding ■ B-mark 3-Year Mean



**Performance History Graph** ■ Portfolio Quarterly Return +/- Benchmark in %



### Risk and Return Statistics

As of Date 9/30/2025	3 Yr		5 Yr		10 Yr	
	Portfolio	B-mark	Portfolio	B-mark	Portfolio	B-mark
Standard Deviation	10.93	9.80	12.66	11.44	12.37	10.41
Mean	17.21	16.20	10.98	7.71	10.11	8.01
Sharpe Ratio	1.06	1.09	0.64	0.43	0.67	0.59

### MPT Statistics

As of Date 9/30/2025	3 Yr	5 Yr	10 Yr
Alpha	0.20	2.75	1.24
Beta	1.07	1.08	1.15
R-squared	92.96	94.67	93.54

### Fundamental Analysis

#### Market Maturity

% of Stocks	Portfolio	B-mark
Developed Markets	92.14	92.33
Emerging Markets	7.86	7.67
Not Available	0.00	0.00

#### Geometric Avg Capitalization (Mil)

	Portfolio	Benchmark
Portfolio	91,420.50	
Benchmark		211,763.25

#### Valuation Multiples

	Portfolio	B-mark
Price/Earnings	21.45	22.83
Price/Book	3.11	3.36
Price/Sales	2.12	2.61
Price/Cash Flow	13.83	15.73

#### Credit Quality

	% of Bonds
AAA	13.03
AA	23.69
A	12.95
BBB	12.96
BB	10.63
B	10.23
Below B	7.87
NR/NA	8.65

#### Type Weightings

% of Stocks	Portfolio	B-mark
High Yield	0.10	0.10
Distressed	0.97	0.49
Hard Asset	5.28	4.78
Cyclical	46.73	49.22
Slow Growth	14.00	10.40
Classic Growth	8.03	9.34
Aggressive Growth	14.99	19.03
Speculative Growth	3.05	3.33
Not Available	6.85	3.31

#### Profitability

% of Stocks	2023	Portfolio	B-mark	2024
Net Margin	15.88	15.93	19.00	
ROE	23.02	23.06	28.00	
ROA	8.28	8.98	12.00	
Debt/Capital	38.04	37.29	36.00	

#### Interest Rate Risk

	Portfolio
Maturity	6.01
Duration (total portfolio)	4.28
Avg Credit Quality	BB

#### Fund Statistics

Potential Cap Gains Exposure	29.04
Avg Net Exp Ratio	0.63
Avg Gross Exp Ratio	0.64

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### Non-Load Adjustment Returns (Return as of date 9/30/2025)

Total 26 holdings as of 9/30/2025	Type	Holdings Date	% of Assets	Holding Value	7-day Yield	1 Yr Ret %	3 Yr Ret %	5 Yr Ret %	10 Yr Ret %	Max Front Load %	Max Back Load %
American Funds Washington Mutual F2	MF	9/30/2025	6.36	324,456.18	0.00	14.86	21.67	16.17	13.92	—	—
Franklin Income Adv	MF	9/30/2025	6.30	321,236.35	0.00	6.70	11.24	9.75	7.59	—	—
American Funds New Perspective F2	MF	9/30/2025	5.89	300,231.74	0.00	17.50	23.41	12.23	13.40	—	—
American Funds New World F2	MF	9/30/2025	5.88	299,906.60	0.00	15.12	18.88	8.40	9.81	—	—
Vanguard Mid Cap Index Admiral	MF	9/30/2025	5.39	274,588.33	0.00	13.10	17.93	12.44	11.38	—	—
MFS Global Equity I	MF	8/31/2025	5.36	273,374.54	0.00	4.39	14.78	8.11	9.13	—	—
American Funds Fundamental Invs F2	MF	9/30/2025	5.01	255,623.56	0.00	21.27	27.17	16.74	14.72	—	—
American Funds AMCAP F2	MF	9/30/2025	4.70	239,608.57	0.00	16.93	24.45	12.66	13.18	—	—
American Funds EUPAC F2	MF	9/30/2025	4.50	229,618.25	0.00	14.65	19.53	7.37	8.17	—	—
PRIMECAP Odyssey Growth	MF	6/30/2025	3.99	203,350.65	0.00	25.07	23.98	15.25	14.24	—	—
Vanguard Wellesley® Income Admiral™	MF	6/30/2025	3.95	201,503.61	0.00	6.17	9.68	5.23	6.30	—	—
Hartford Dividend and Growth Y	MF	8/31/2025	3.87	197,067.59	0.00	8.73	16.76	14.38	12.48	—	—
Fidelity Low-Priced Stock	MF	7/31/2025	3.60	183,482.22	0.00	8.00	16.42	13.87	10.25	—	—
BlackRock Global Allocation Instl	MF	7/31/2025	3.58	182,331.76	0.00	13.49	14.84	7.47	7.47	—	—
BlackRock Multi-Asset Income Instl	MF	8/31/2025	3.56	181,412.74	0.00	7.98	11.32	5.77	5.52	—	—
DFA US Core Equity 2 I	MF	8/31/2025	3.55	181,132.71	0.00	14.28	22.15	16.55	13.58	—	—
BlackRock Strategic Income Opps Instl	MF	7/31/2025	3.38	172,435.27	0.00	6.29	7.10	3.70	3.68	—	—
PIMCO Income Instl	MF	6/30/2025	3.30	168,013.36	0.00	7.24	8.87	4.28	4.88	—	—
DFA US Vector Equity I	MF	8/31/2025	3.18	162,065.99	0.00	12.04	18.37	16.68	11.33	—	—
BNY006	FM		2.96	151,000.61	—	—	—	—	—	—	—
DFA US Small Cap I	MF	8/31/2025	2.94	149,686.33	0.00	6.81	15.35	15.16	10.11	—	—
Dreyfus Government Secs Cash Mgmt Inv	FM	9/30/2025	2.45	125,000.00	3.71	4.07	4.44	2.74	1.76	—	—
PIMCO Flexible Credit Income Inst	CE	6/30/2025	2.20	112,072.54	0.00	—	—	—	—	—	—
DFA Emerging Markets Core Equity 2 I	MF	8/31/2025	2.20	112,020.56	0.00	15.55	19.33	10.52	8.84	—	—
PIMCO Short-Term Instl	MF	6/30/2025	1.82	92,928.11	0.00	5.30	5.65	3.23	2.86	—	—
CASH SWEEP	CSH		0.07	3,525.23	—	—	—	—	—	—	—

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